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Our Case Docket No. 0088

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

RECEIVED

In re application of: LAWRENCE B. LOCKWOOD

Serial No. 613,525

Group: 237

SEP 12 1984

Filed: May 24, 1984

Examiner:

GROUP 230

For: AUTOMATIC INFORMATION, GOODS  
AND SERVICES DISPENSING SYSTEM

PETITION TO MAKE SPECIAL UNDER MPEP 708.02 (VIII)

The Commissioner of Patents and Trademarks  
Washington, D. C. 20231

Dear Sir:

Applicant hereby petitions the Commissioner to grant the above-captioned special prosecution status under MPEP 708.2 (VIII).

Applicant believes that the pending claims are directed to a single invention; but if the Office determines that all the claims presented are not obviously directed to a single invention applicant will, upon request, make an election without traverse.

Enclosed herewith are:

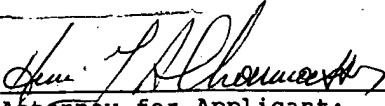
Pre-examination Search Statement

Copies of Related References

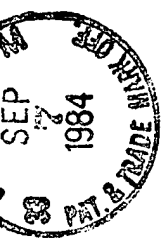
Discussion of References

[ X ] The Commissioner is hereby authorized to charge \$  
~~and~~ any additional fee which may be required or credit any  
overpayment to Deposit Account No. 03-1415. A duplicate copy of  
this sheet is enclosed.

[ X ] A check in the amount of \$ 60.00 to cover the filing  
fee is enclosed.

  
Attorney for Applicant:  
HENRY J. A. CHARMASSON  
Registration No. 27,478

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

WASHINGTON, D. C. 20231

In re application of:

LAWRENCE B. LOCKWOOD

Serial No: 613,525

Filed: May 24, 1984

For: AUTOMATIC INFORMATION, GOODS  
AND SERVICES DISPENSING SYSTEM

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) Group Art Unit: 237  
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) Examiner:  
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PRE-EXAMINATION SEARCH STATEMENT

August 31, 1984

Honorable Commissioner of  
Patents and Trademarks  
Washington, D. C. 20231

Dear Sir:

A pre-examination search based on the specifications and claims of the above application was conducted on or about July 20, 1984 by a professional searcher in the Office Search Room. Patent Office Examiner Mr. Pitts of Class 235 and Examiners Mr. Clark and Mr. Krass of Unit 236 were consulted.

Classes and subclasses searched are listed below:

Class 364, subs 407, 408, 479, 406 and 401;

Class 235, subs 381, 379, 380, 383;

Class 340, sub 825.35;

Class 194, digest 9.

The following references were selected:

(A) U.S. Patent # 3,622,995 CLARKE et al.

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SEP 12 1984  
GROUP 230

- JBW  
JBW  
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- (B) U.S. Patent # 4,194,242 ROBBINS
  - (C) U.S. Patent # 4,262,333 HORIGOME et. al.
  - (D) U.S. Patent # 4,412,287 BRADDOCK, III
  - (E) U.S. Patent # 3,445,633 RATNER
  - (F) U.S. Patent # 2,957,567 DOUD
  - (G) U.S. Patent # 2,575,606 WALES et. al.
  - (H) U.S. Patent # 3,253,689 THOMPSON

In addition to the above, applicant submits the following references:

- JBW  
JBW  
JBW
- (I) U.S. Patent # 4,300,040 GOULD
  - (J) U.S. Patent # 4,346,442 MUSMANO
  - (K) U.S. Patent # 4,359,631 LOCKWOOD et. al.

Copies of the above listed references are enclosed herewith.

#### DISCUSSION OF THE REFERENCES

Claim 1 of this application recites a novel system for automatically dispensing information, goods and services to a customer on a self-service basis from several institutions in a particular industry, such as the insurance industry. The system includes one or more self-service terminals remotely linked to a central data processing center. The central data processing center is also remotely linked to terminals of the various institutions serviced by the system, e.g. various insurance companies. The self-service terminals are arranged to gather information from a customer according to the information and/or services desired, transmit customer information to the data

processing center, receive the selected information from the data processing center and display it to the customer, accept customer orders for goods and/or services, and dispense the ordered material to the customer. The central data processing center stores service and price rate information from the various institutions, and information on completed orders for each institution from the various sales terminals. The central data processing center is programmed to periodically transmit to each institution terminal information on customer sales and to collect and store up-dated price rate and service information from the institution terminals.

This system is thus not simply a self-service sales center linked to a central computer, as is known in the prior art, but completely replaces the salesperson's role in soliciting the necessary information from the customer, giving any requested price estimates, taking customer orders for services, and making records of completed transactions. The system is arranged to service a plurality of institutions in the same industry, such as the insurance industry. This system allows the customer to compare prices and services offered by different companies in an easy and time-effective manner, and allows the companies serviced by the system to reduce overheads while reaching a larger portion of the general public than would normally be possible.

None of the uncovered references disclose the claimed system.

In reference (A) a system for automatic check-in and boarding of airline passengers is described. Reservations are made either at a travel agent's office, at the airline desk in the airport, or at a self-ticketing terminal. All of these locations are linked with the central processor, and each reservation made is given an identifying number. The number is read at a boarding station at the time a passenger checks in. Thus in this system a customer can make a purchase either at a self-service terminal or from a salesperson, and the reservation is automatically given an identifying number by the central processor, which also stores and up-dates reservation and flight information.

Reference (A) is thus directed to a system allowing a customer who has already decided on a purchase, such as an airline ticket purchase, to obtain a ticket which is key numbered to allow automatic check-in at airports, for example. This is completely different from the system of this application, which allows prospective customers to obtain information on services offered by various institutions and to compare these services and their relative prices before deciding to make a purchase. Another feature not shown in reference (A) is the provision of periodic sales up-dates to the individual institutions serviced by the system.

Reference (B) describes a method of periodically up-dating interest rates on loan accounts by comparing funds on account with the outstanding loan amount at periodic intervals. It is

not concerned with a self-service dispensing system and in no way suggests the system of the present application.

Reference (C) discloses a teller machine for a bank teller to enter repeated customer transactions, and is not particularly relevant to the present application.

Reference (D) relates to an automatic stock exchange where broker's sales and purchase orders for various stocks are stored and compared, and matched transactions are subsequently processed. Unlike the present application, this system is not intended for self-service use by the customer and does not allow a customer to compare prices and services offered by various institutions.

Reference (E) discloses an automatic ticketing system where an airline passenger can select a flight and purchase a ticket on a self-service basis. This is simply a self-service sales center and does not have the features of the system of this application which allow information to be gathered from the customer, cost estimates and other information to be given to the customer, and information on completed transactions to be periodically transmitted to the relevant institutions.

References (F) to (H) are of general interest only and show mechanical type insurance vending machines which have no link to a remote processing center.

Reference (I) shows a videocassette ordering terminal which allows a customer to preview a proposed selection before

ordering. This is again a simple self-service sales center as in reference (E) and the same comments apply in this case.

Reference (J) is of general interest only and shows an automatic banking system for managing and updating various customer accounts.

Reference (K) of the same inventor as the present application discloses a self-service terminal for dispensing information and goods. There is no disclosure of remote links from a central processing center to terminals at various institutions for periodic up-dates of services and price information to be transmitted to the processing center and for information on customer sales to be transmitted to the institution terminals, as in the present application.

Claim 1 is therefore distinguished from the references discussed above.

Claim 2 and 3 relate to the credit card reader and credit information terminal for performing a credit check on the prospective customer. Such credit checks are standard, see reference (K) for example, and these claims are not independently significant.

Claim 4 expands Claim 1 to recite a plurality of self-service terminals at a series of remote locations. The provision of automatic vending machines at remote locations is well known and thus this claim is not independently significant.

Claim 5 recites a remote computer indirectly linking the central processing center to terminals at various institutions,



and having a series of accounts corresponding to these institutions, which can be accessed from the terminals or from the central processing center. This is a novel feature which is not disclosed or suggested in any of the references.

Claim 6 relates to the audio visual means for asking customers a series of questions and for dispensing selected information to customers. Reference (K) does describe audio visual means for dispensing information to a customer, but it does not disclose the preferred embodiment of this application where the audio visual means is programmed to act as a factitious insurance agent asking questions of a customer and the line of questioning has several branches dependent on the type of insurance desired.

Claims 7 and 8 recite further features of the audio visual system and are not independently significant.

Claim 9 recites the printer unit for dispensing information and services to the customer and is not independently significant.


Claim 10 relates to the use of the system in conjunction with several insurance companies for dispensing insurance quotes and policies. Such an automatic insurance sales system is not disclosed or suggested in any of the references.

#### SUMMARY

The references discussed above do not anticipate the system recited in Claim 1 nor do they make it obvious.

Although several of the references disclose automatic vending machines, e.g. for airline tickets, none show or suggest a system which not only links various self-service terminals to a central processing system, but also links the central processor to terminals at various institutions to allow price and service information to be up-dated automatically and to transmit information on completed transactions to the institutions. The system of this application also allows customers to compare prices and services offered by the various institutions. The overall system of Claim 1 is not shown or suggested in any of the references. This claim and the remaining claims which are all dependent on it would therefore be allowable over the cited references.

Respectfully submitted,



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